

Certificate Number: 12433-OR-DE-016834554

Bankruptcy Case Number: 11-38010



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 12, 2011, at 1:52 o'clock PM PST, Denise Subramaniam completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Oregon.

Date: December 12, 2011 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor